



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

Dec 31 Balance	\$685,728		Dec 31, 2013 Balance	\$685,728
Total Revenues	\$850,390		Jan Revenues	\$850,390
Employer Premiums	694,800		Jan Expenses	\$977,537
Employee Premiums	140,277		Jan 31, 2014 Balance	\$558,581
Other Revenues	15,313			
Total Expenses	\$977,537		YTD Gain/(Loss)	(\$127,147)
Week 1 Claims	105,094			
Week 2 Claims	172,371			
Week 3 Claims	326,865			
Week 4 Claims	214,360			
Special Claims Run	25,070			
Clinic Expenses	36,993			
Wellness Expenses	724			
Fixed Costs—Premiums	29,628			
Fixed Costs--Fees	66,432			
Monthly Gain/(Loss)	(\$127,147)			
Jan 31 Balance	\$558,581			

Cigna Network

By now everyone should know that, as of October of last year, the City uses the Cigna network of providers for medical care. As long as you receive eligible care from a doctor or facility within the Cigna network, the bills will be processed as in-network services.

Please remember - it is ultimately your responsibility to verify whether a provider is a member of the Cigna network. The VERY BEST and MOST ACCURATE way to do this is to visit www.cigna.com and click "Find A Doctor" in the upper right corner. You are able to search by name, specialty or facility. If you cannot find a provider on the website, you can also call BAS Customer Service at 800-523-0582.

Another option is to ask your provider if he/she is a Cigna member, but this option comes with a word of caution - We have found some providers whose staff members mistakenly advise patients that the practice is a Cigna provider when it is not. So if you are unsure, ask your physician's office to provide some sort of documentation showing them as a Cigna member.

Long Term Disability and Optional Life Insurance

LTD - Those who carry long term disability insurance through the City will most likely see at least a slight increase in premiums starting with the March 7th paycheck. Increases will be higher for

those who jump into the next age bracket. March 1st is the annual renewal date for the LTD policy, when rates are adjusted due to salary changes and age.

Optional Life - Those who either enrolled in or increased their optional life and/or accidental death and dismemberment insurance will see premium increases starting with the March 7th paycheck.

Wellness

A few enhancements are coming to our wellness program - be sure to watch your email for information on the following:

Pedometer Update - Wellness participants will soon have a choice of pedometers used to count steps for the wellness incentive. You can continue to use the Omron provided by CHC, or, if you have your own FitBit or Jawbone, you will be able to sync it with the CHC system. This new option will be rolled out in the very near future, so be sure to check your email regularly. You will have a limited number of days to enroll in the new system in order to avoid losing steps.

Nutrition - CHC will soon offer wellness participants a new program entitled "DietFreeRX Weight Management and Lifestyle Modification". This is a seven-week online education series that guides participants through steps to lose weight and keep it off long term, primarily concentrating on helping participants understand when the body burns fat, when it cannot burn fat and when it stores fat. The program goal is to encourage gradual, healthy and permanent weight loss. If you are a wellness participant and have an interest in taking this course, please let Sue Wolfgang know (swolfgang@carmel.in.gov). Based upon interest, we will determine whether to add this feature to our wellness menu.

Health Coaching - CHC has contracted with a new health coaching provider, so participants may soon see some changes in this area. One goal of this new provider is more consistent communication with CHC regarding coaching status and goals, so that wellness points are posted in a timely manner.

Primary Plus Employee Health Center

The Clinic is experiencing a significant increase in traffic this year - and with this increase comes a reminder that scheduling is much easier to manage without walk-in traffic. Therefore, we ask that you always make an appointment before visiting. You can do this one of two ways - use the anytime online scheduling tool available on the City of Carmel website (www.carmel.in.gov) under the Human Resources page, or call the Clinic at 317-688-5415 during the following hours of operation:

Monday	8 AM - 1 PM
Tuesday	1 PM - 7 PM
Wednesday	8 AM - 1 PM
Thursday	1 PM - 5 PM
Friday	8 AM - 1 PM